IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

PATENT

Inventors:

Crane, et al.

Docket No :

49335.0300

(fka 10655.7700) Poinvil, Frantzy

Serial No.:

09/415,632

Examiner:

Filed:

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Group Art Unit:

3628

Title:

SYSTEM AND METHOD

Confirmation No.:

5093

FOR DIVIDING A REMITTANCE AND DISTRIBUTING A PORTION OF THE FUNDS TO MULTIPLE

OF THE FUNDS TO MULTIPI INVESTMENT PRODUCTS

REPLY AND AMENDMENT

Mail Stop AF Commissioner for Patents PO Box 1450 Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the Final Office Action mailed September 26, 2006, of which this Reply is filed within two months, please consider the following remarks:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 6 of this paper.